Best Available Copy

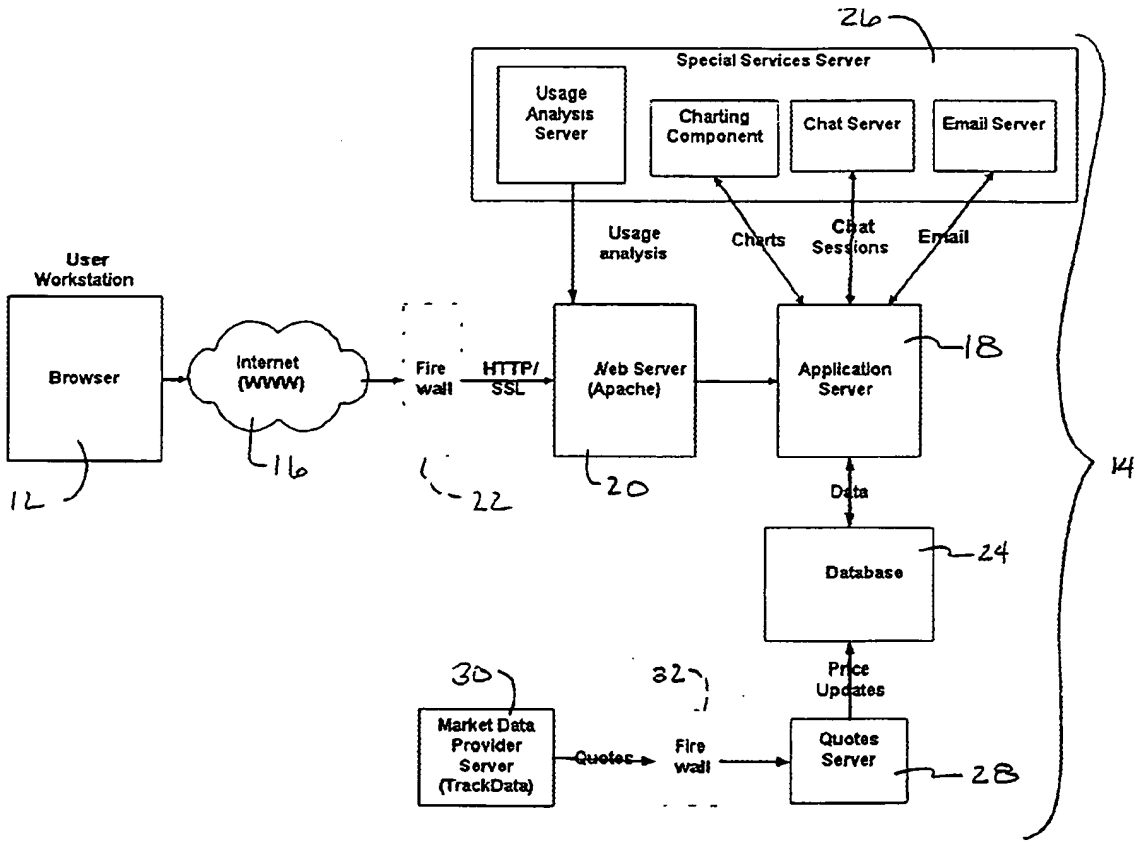


FIG. 1: SYSTEM ARCHITECTURE

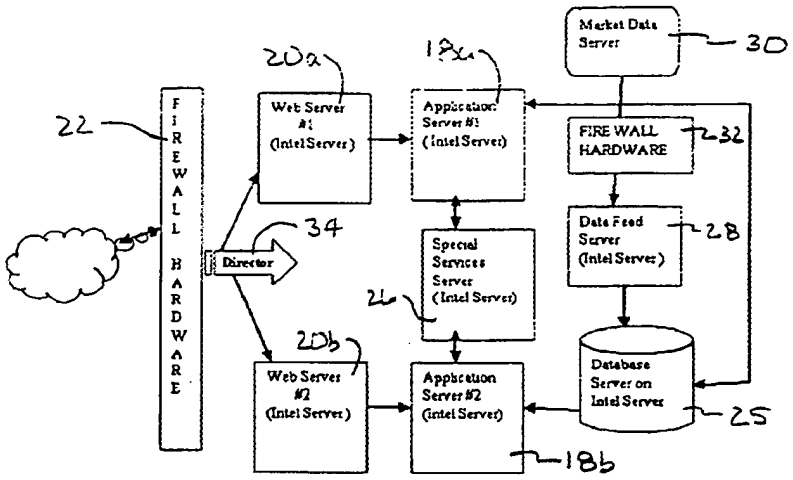


Fig. 2: Physical Deployment of System - Web Farm

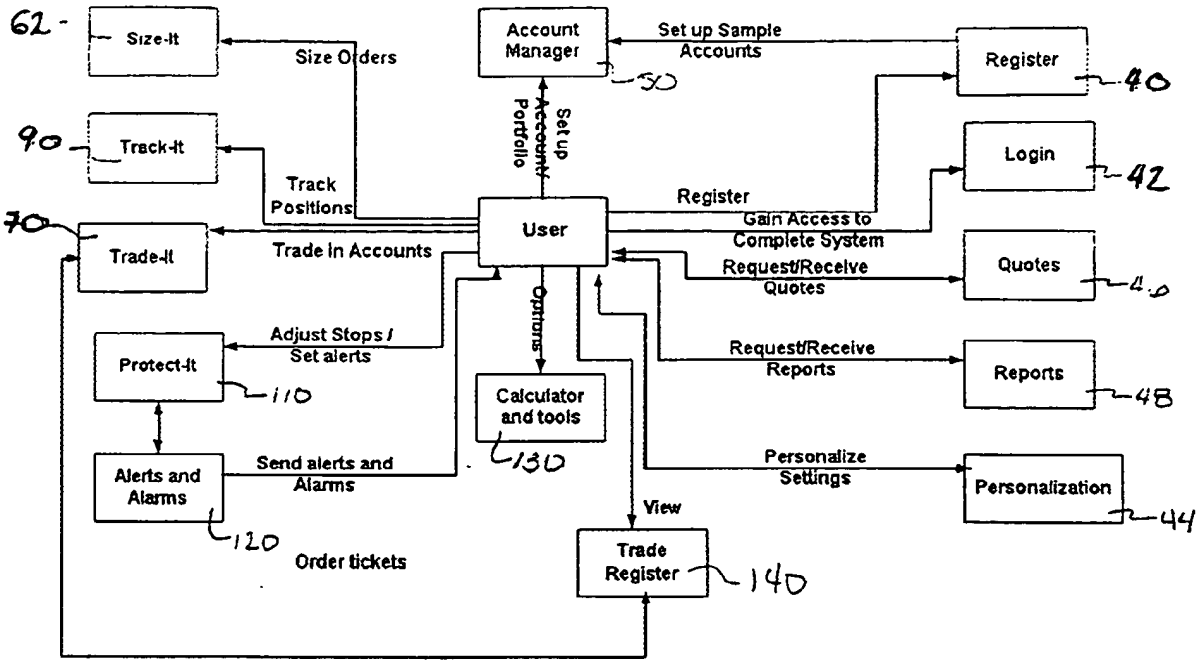


Fig. 3: System Packages

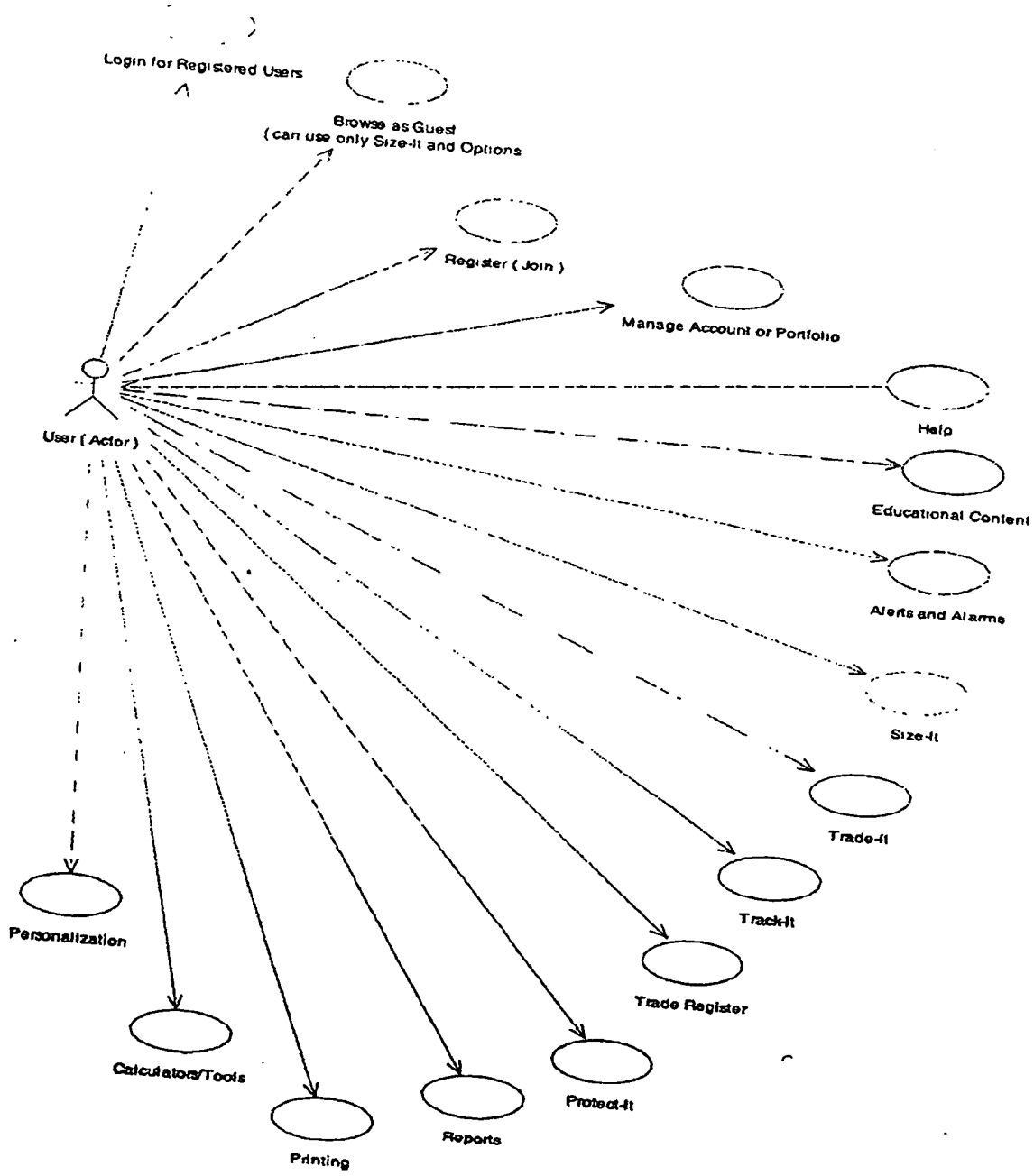


Fig. 4 : Services for the user level

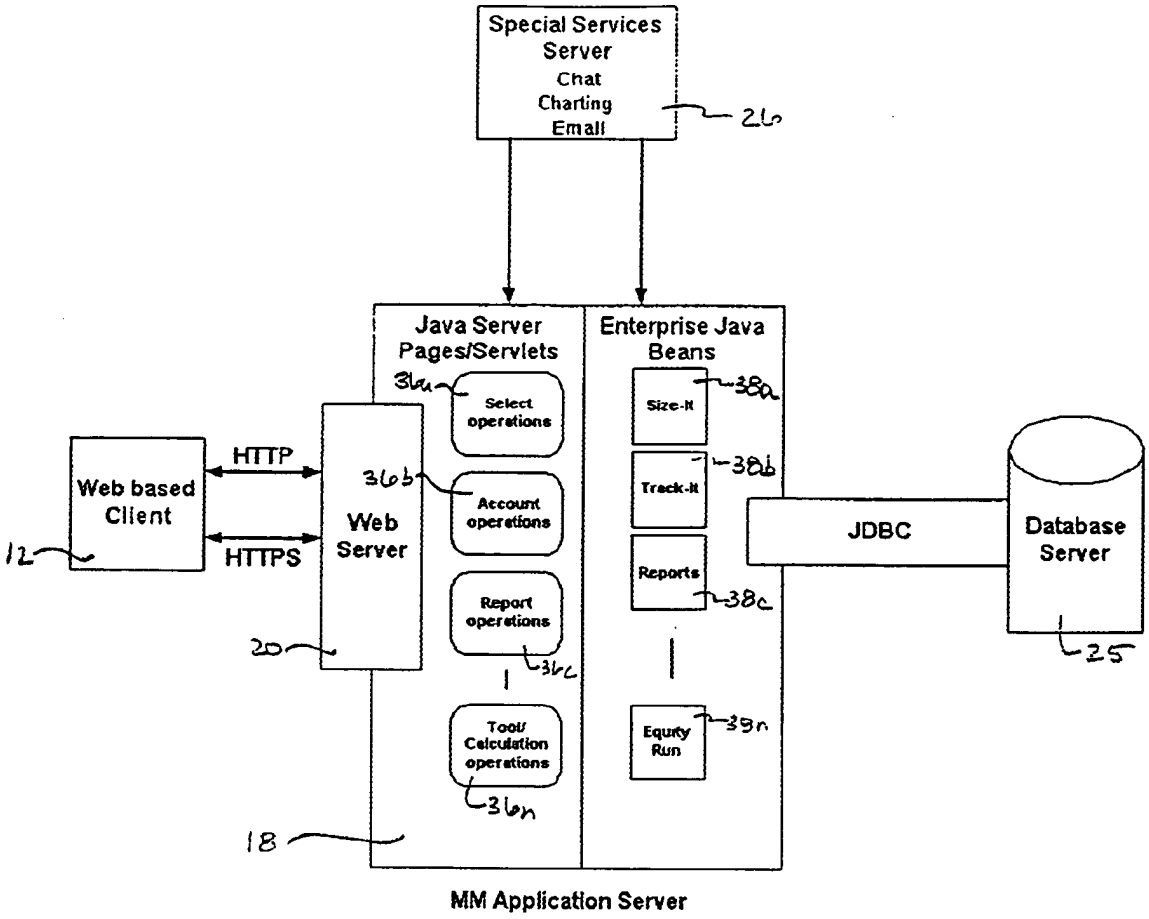
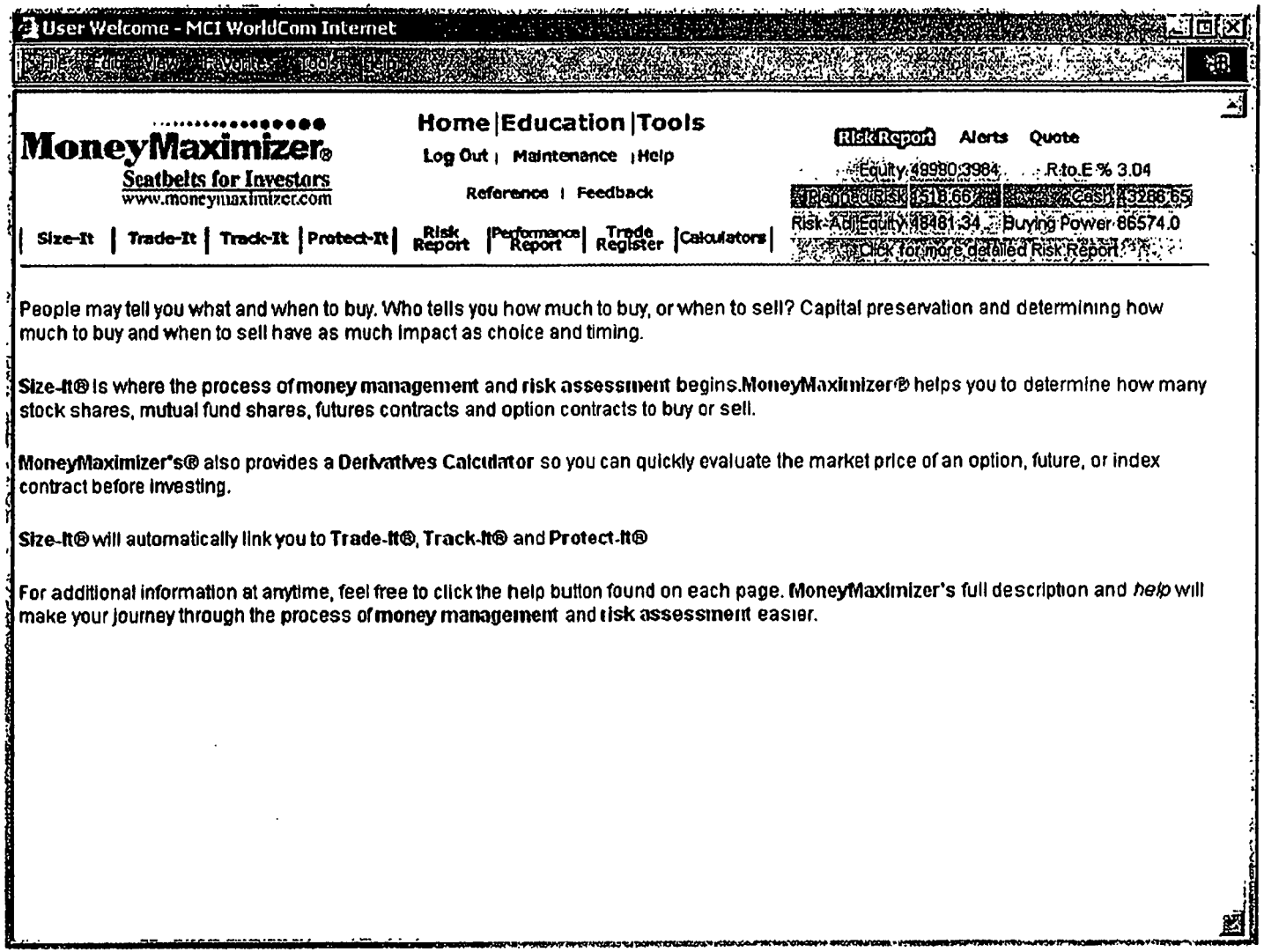


Fig. 5: Logical Deployment of System

Figure 6


User Welcome - MCI WorldCom Internet
MoneyMaximizer®
Seatbelts for Investors
www.moneymaximizer.com
Home | Education | Tools
Log Out | Maintenance | Help
Reference | Feedback
Risk Report
Alerts
Quote
Equity: 49980.3984
R-to-E % 3.04
Reqired Risk: 1518.66
Cash: 43288.65
Risk-Adj Equity: 48461.34
Buying Power: 86574.0
Click for more detailed Risk Report
Size-It
Trade-It
Track-It
Protect-It
Risk Report
Performance Report
Trade Register
Calculators
People may tell you what and when to buy. Who tells you how much to buy, or when to sell? Capital preservation and determining how much to buy and when to sell have as much impact as choice and timing.
Size-It® is where the process of money management and risk assessment begins. MoneyMaximizer® helps you to determine how many stock shares, mutual fund shares, futures contracts and option contracts to buy or sell.
MoneyMaximizer's® also provides a Derivatives Calculator so you can quickly evaluate the market price of an option, future, or index contract before investing.
Size-It® will automatically link you to Trade-It®, Track-It® and Protect-It®
For additional information at anytime, feel free to click the help button found on each page. MoneyMaximizer's full description and help will make your journey through the process of money management and risk assessment easier.

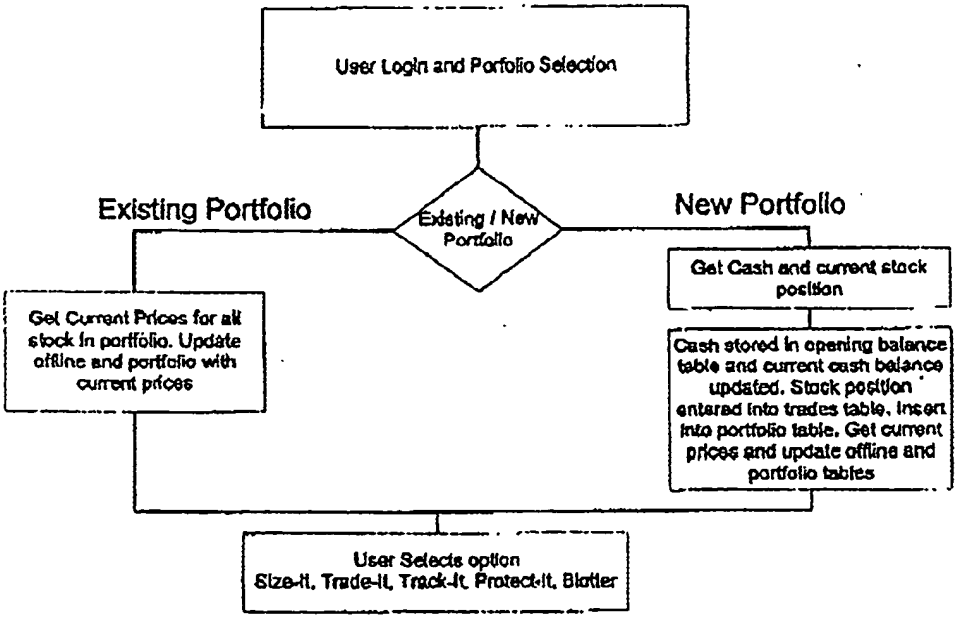

User Login and Portfolio Selection
Existing Portfolio
Existing / New Portfolio
New Portfolio
Get Current Prices for all stock in portfolio. Update offline and portfolio with current prices
Get Cash and current stock position
Cash stored in opening balance table and current cash balance updated. Stock position entered into trades table. Insert into portfolio table. Get current prices and update offline and portfolio tables
User Selects option
Size-It, Trade-It, Track-It, Protect-It, Blotter

FIG 7

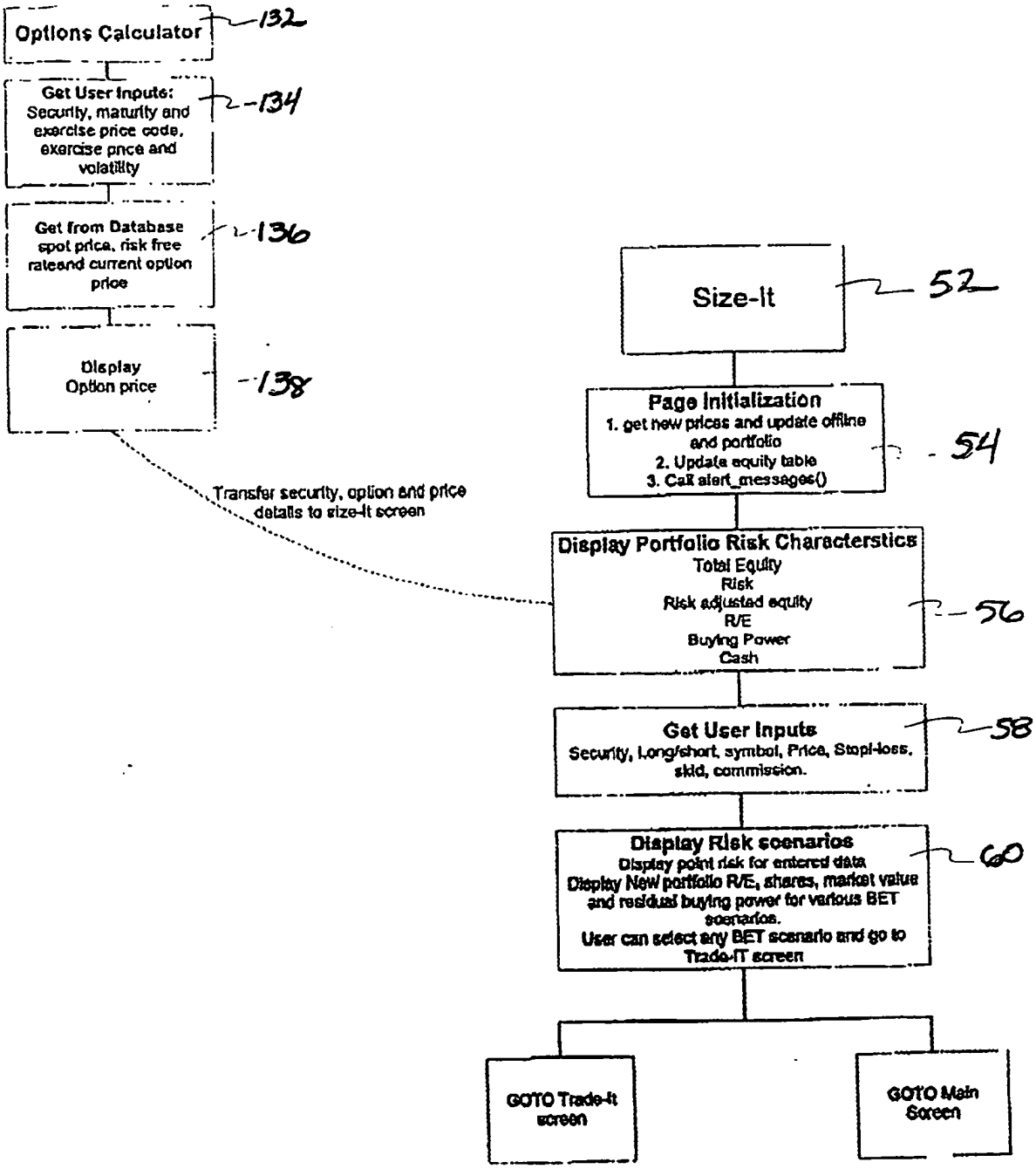
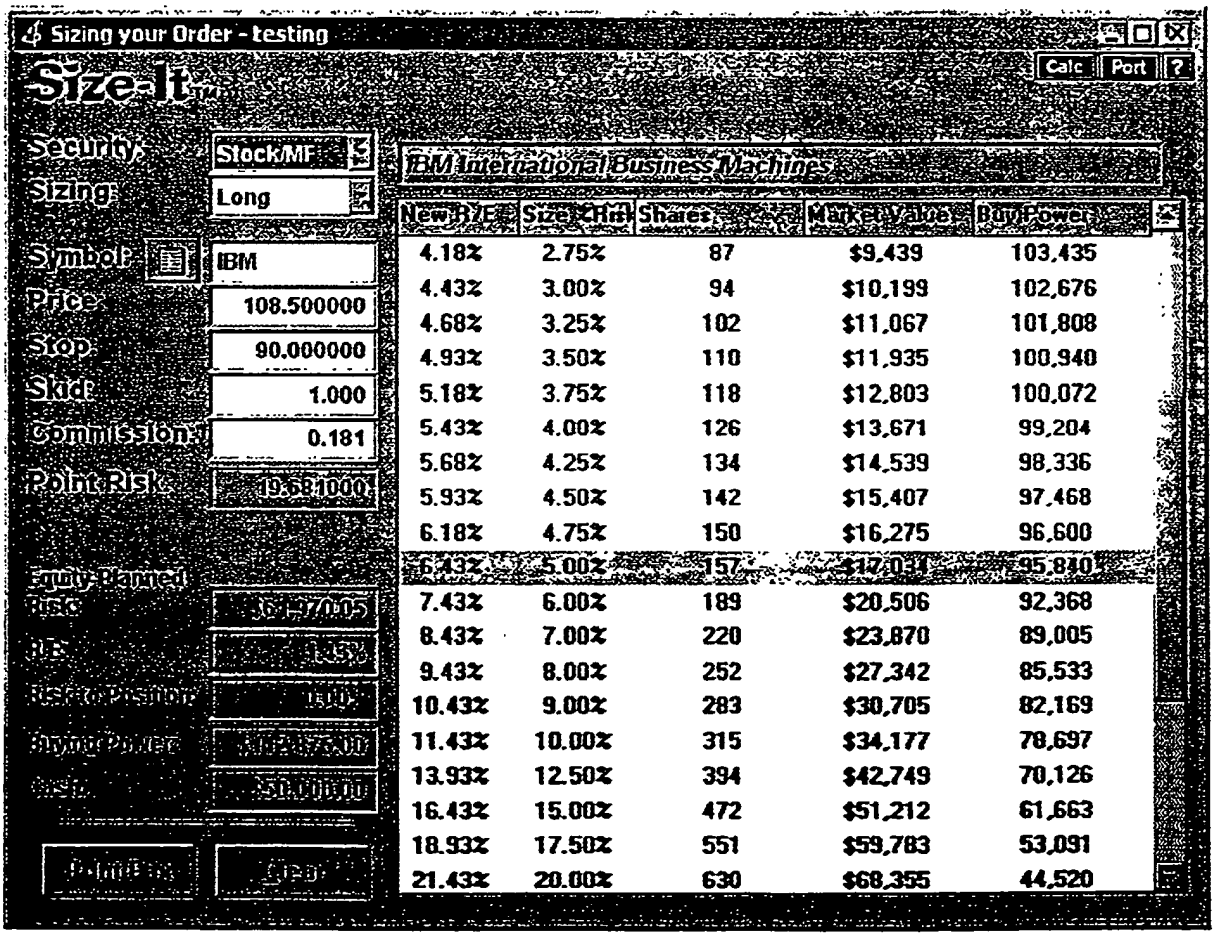

Options Calculator
132
Get User Inputs: Security, maturity and exercise price code, exercise price and volatility
134
Get from Database spot price, risk free rateand current option price
136
Display Option price
138
Transfer security, option and price details to size-it screen
Size-It
52
Page Initialization
1. get new prices and update offline and portfolio
2. Update equity table
3. Call alert_messages()
54
Display Portfolio Risk Characterstics
Total Equity
Risk
Risk adjusted equity
R/E
Buying Power
Cash
56
Get User Inputs
Security, Long/short, symbol, Price, Stopl-loss, skid, commission.
58
Display Risk scenarios
Display point risk for entered data
Display New portfolio R/E, shares, market value and residual buying power for various BET scenarios.
User can select any BET scenario and go to Trade-IT screen
60
GOTO Trade-It screen
GOTO Main Screen

FIG. 8

Figure 9


Sizing your Order - testing
Size-It
Calc
Port
Security:
Stock/MF
Sizing:
Long
Symbol:
IBM
Price:
108.500000
Stop:
90.000000
Skid:
1.000
Commission:
0.181
Point Risk:
19.681000
IBM International Business Machines
New RVE
Size Chk
Shares
Market Value
Buy Power
4.18% 2.75% 87 $9,439 103,435
4.43% 3.00% 94 $10,199 102,676
4.68% 3.25% 102 $11,067 101,808
4.93% 3.50% 110 $11,935 100,940
5.18% 3.75% 118 $12,803 100,072
5.43% 4.00% 126 $13,671 99,204
5.68% 4.25% 134 $14,539 98,336
5.93% 4.50% 142 $15,407 97,468
6.18% 4.75% 150 $16,275 96,600
6.43% 5.00% 157 $17,031 95,840
7.43% 6.00% 189 $20,506 92,368
8.43% 7.00% 220 $23,870 89,005
9.43% 8.00% 252 $27,342 85,533
10.43% 9.00% 283 $30,705 82,169
11.43% 10.00% 315 $34,177 78,697
13.93% 12.50% 394 $42,749 70,126
16.43% 15.00% 472 $51,212 61,663
18.93% 17.50% 551 $59,783 53,091
21.43% 20.00% 630 $68,355 44,520

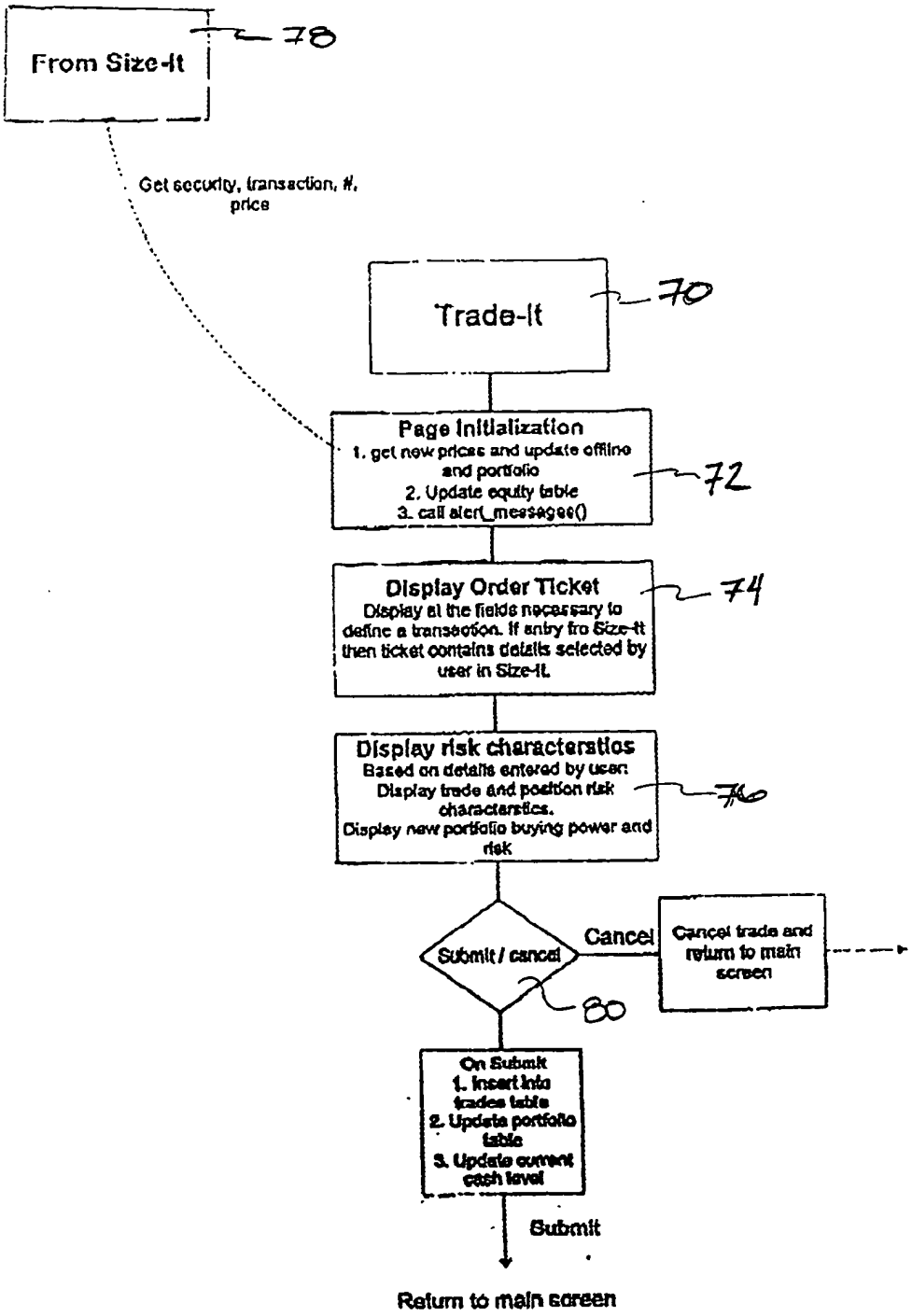
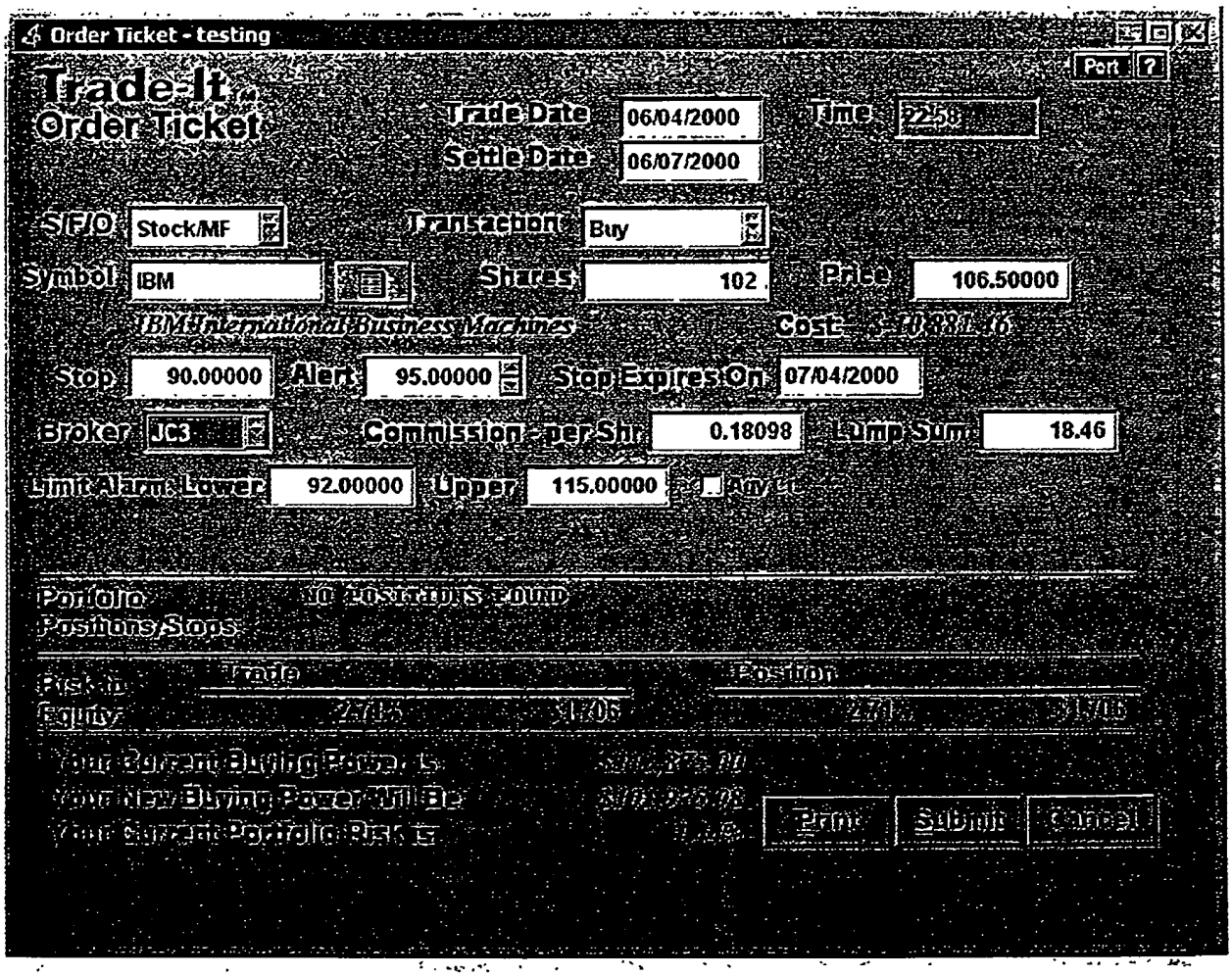

From Size-It
78
Get security, transaction, #, price
Trade-It
70
Page Initialization
1. get new prices and update offline and portfolio
2. Update equity table
3. call alert_message()
72
Display Order Ticket
Display all the fields necessary to define a transaction. If entry fro Size-It then ticket contains details selected by user in Size-It.
74
Display risk characteristics
Based on details entered by user
Display trade and position risk characteristics.
Display new portfolio buying power and risk
76
Submit / cancel
80
Cancel
Cancel trade and return to main screen
On Submit
1. Insert into trades table
2. Update portfolio table
3. Update current cash level
Submit
Return to main screen

FIG. 10

Figure 11


Order Ticket - testing
Trade-It
Order Ticket
Port
Trade Date
06/04/2000
Time
Settle Date
06/07/2000
S/F/O
Stock/MF
Transaction
Buy
Symbol
IBM
Shares
102
Price
106.50000
IBM International Business Machines
Cost
Stop
90.00000
Alert
95.00000
Stop Expires On
07/04/2000
Broker
JCB
Commission - per Shr
0.18098
Lump Sum
18.46
Limit Alarm Lower
92.00000
Upper
115.00000
Any
Portfolio
Positions/Stops
Trade
Position
Equity
Print
Submit
Cancel

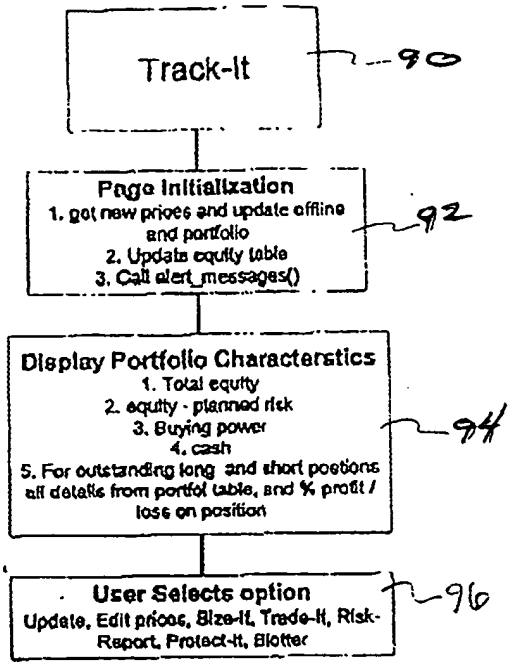


FIG. 12

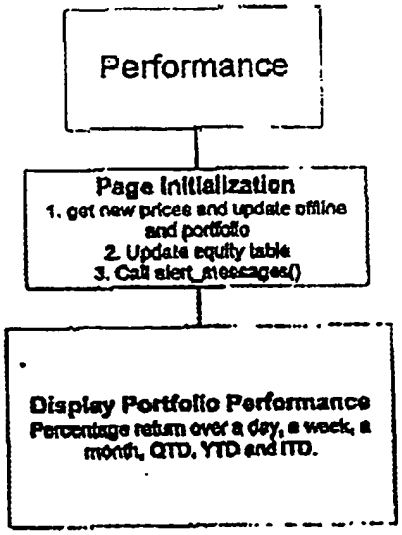
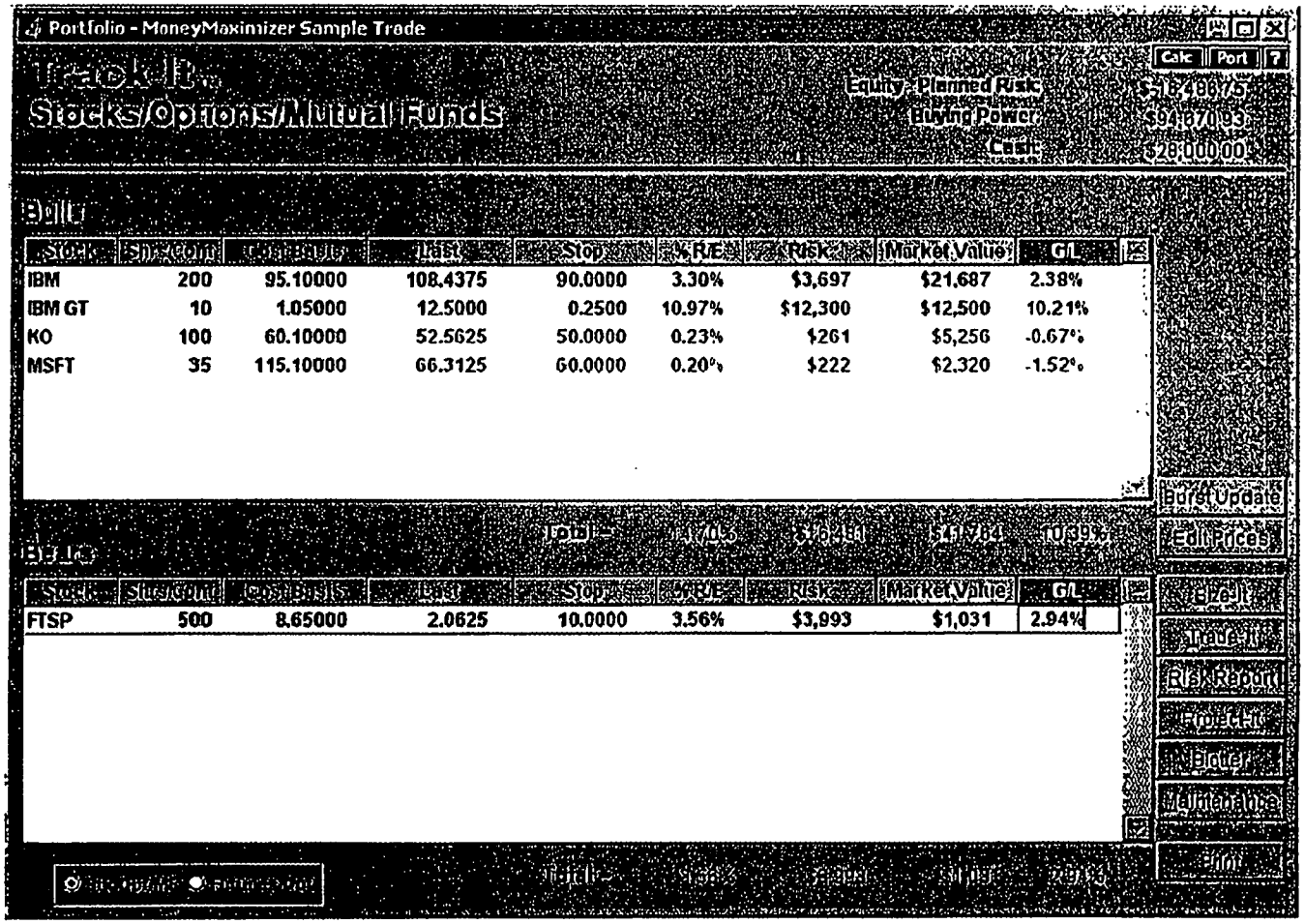


FIG. 12A

Figure 13


Portfolio - MoneyMaximizer Sample Trade
Track It...
Stocks/Options/Mutual Funds
Calc
Port
Equity
Planned Risk:
Buying Power:
Cash:
$94,670.93
$28,000.00
Buy
Stock
Shs/Cont
Cost Basis
Last
Stop
%R/E
Risk
Market Value
G/L
IBM 200 95.10000 108.4375 90.0000 3.30% $3,697 $21,687 2.38%
IBM GT 10 1.05000 12.5000 0.2500 10.97% $12,300 $12,500 10.21%
KO 100 60.10000 52.5625 50.0000 0.23% $261 $5,256 -0.67%
MSFT 35 115.10000 66.3125 60.0000 0.20% $222 $2,320 -1.52%
Total
$6,481
$41,764
10.99%
Buy
Stock
Shs/Cont
Cost Basis
Last
Stop
%R/E
Risk
Market Value
G/L
FTSP 500 8.65000 2.0625 10.0000 3.56% $3,993 $1,031 2.94%
Burst Update
Edit Prices
Size It
Trade It
Risk Report
Protect It
Broker
Maintenance
Info

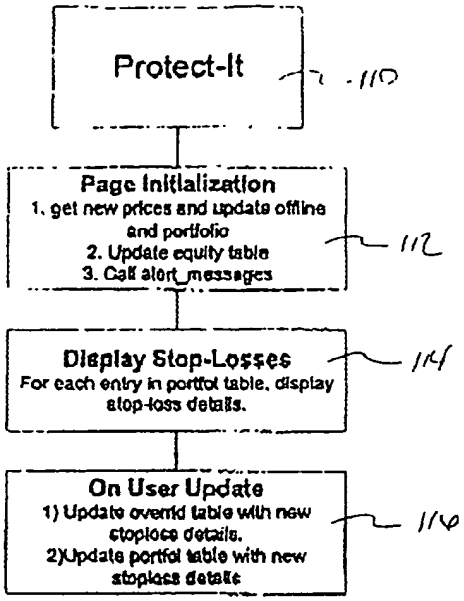

Protect-It
110
Page Initialization
1. get new prices and update offline and portfolio
2. Update equity table
3. Call alert_messages
112
Display Stop-Losses
For each entry in portfol table, display stop-loss details.
114
On User Update
1) Update overrid table with new stoploss details.
2)Update portfol table with new stoploss details
116

FIG. 14

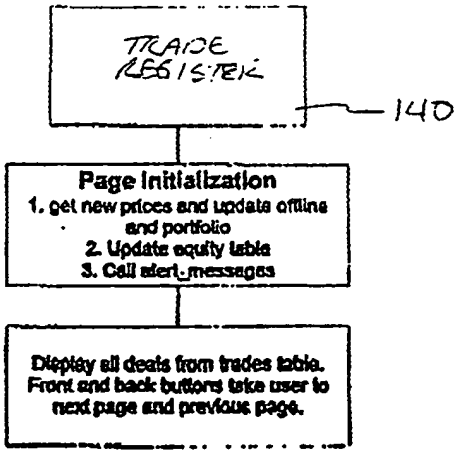

TRADE REGISTER
140
Page Initialization
1. get new prices and update offline and portfolio
2. Update equity table
3. Call alert_messages
Display all deals from trades table. Front and back buttons take user to next page and previous page.

FIG. 19

Figure 15

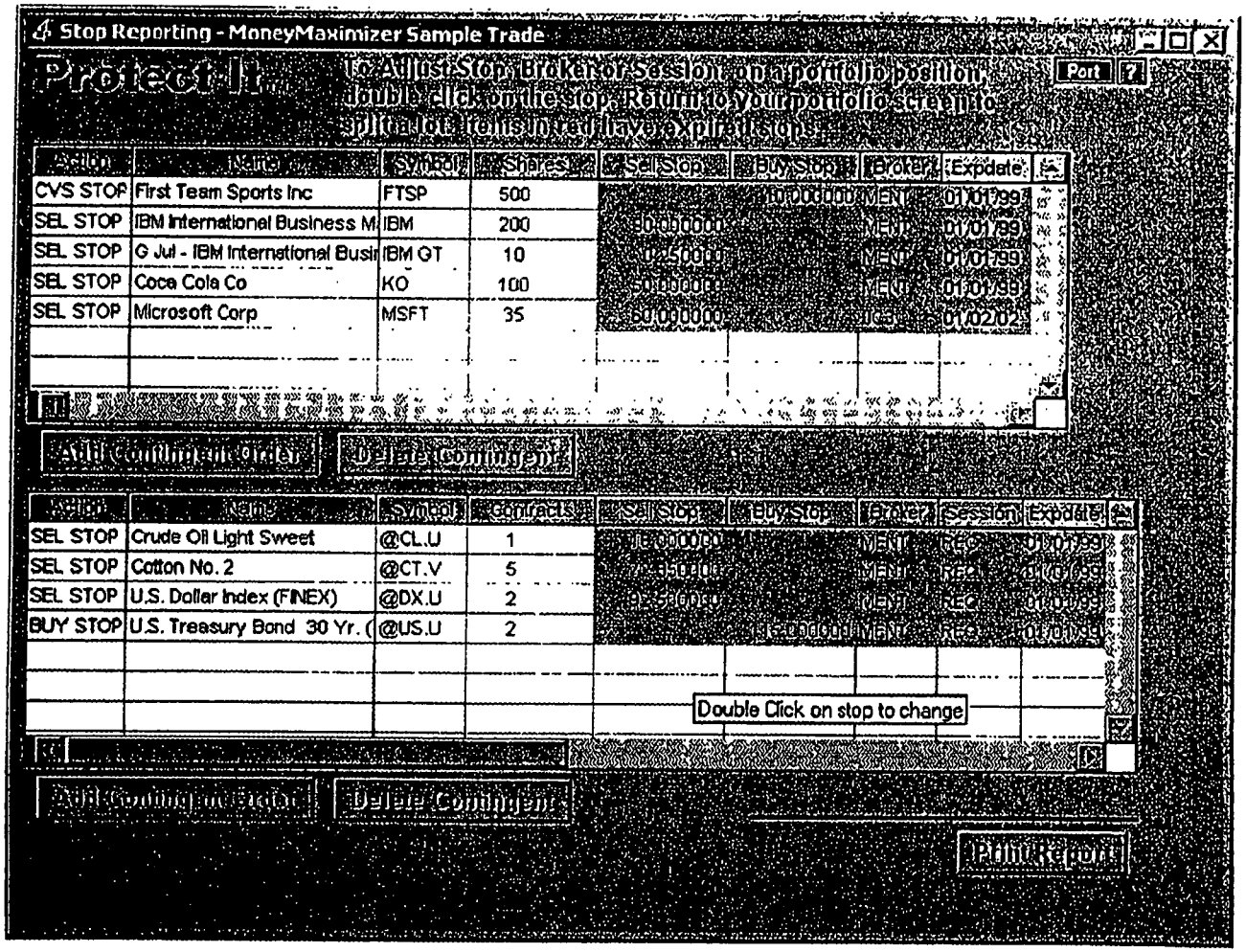

Stop Reporting - MoneyMaximizer Sample Trade
Protect It
To Adjust Stop, Broker or Session on a portfolio position, double click on the stop. Return to Your portfolio screen to split a lot. Items in red have expired stops.
Port
Action
Name
Symbol
Shares
Sel Stop
Buy Stop
Broker
Expdate
CVS STOP
First Team Sports Inc
FTSP
500
SEL STOP
IBM International Business M
IBM
200
SEL STOP
G Jul - IBM International Busi
IBM GT
10
SEL STOP
Coca Cola Co
KO
100
SEL STOP
Microsoft Corp
MSFT
35
Add Contingent Order
Delete Contingent
Action
Name
Symbol
Contracts
Sel Stop
Buy Stop
Broker
Session
Expdate
SEL STOP
Crude Oil Light Sweet
@CL.U
1
SEL STOP
Cotton No. 2
@CT.V
5
SEL STOP
U.S. Dollar Index (FINEX)
@DX.U
2
BUY STOP
U.S. Treasury Bond 30 Yr. (
@US.U
2
Double Click on stop to change
Add Contingent Order
Delete Contingent
Print Report

Figure 16

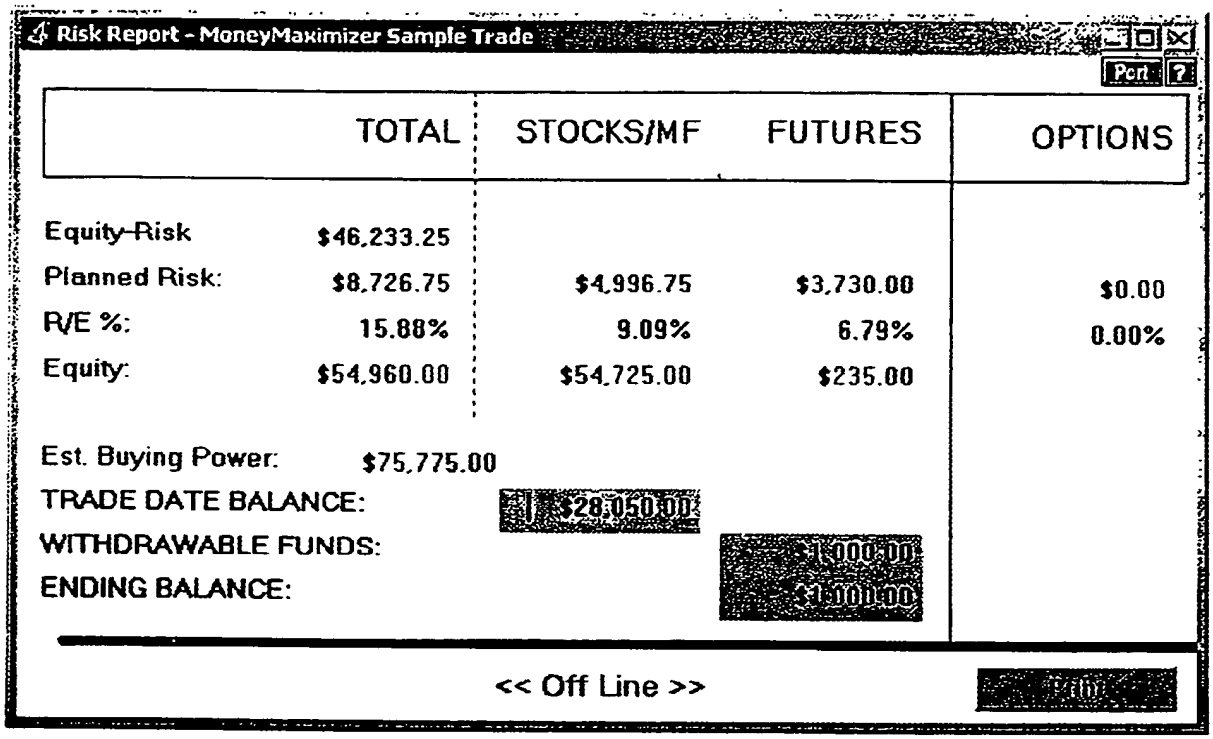

Risk Report - MoneyMaximizer Sample Trade
Port
TOTAL
STOCKS/MF
FUTURES
OPTIONS
Equity-Risk
$46,233.25
Planned Risk:
$8,726.75
$4,996.75
$3,730.00
$0.00
R/E %:
15.88%
9.09%
6.79%
0.00%
Equity:
$54,960.00
$54,725.00
$235.00
Est. Buying Power:
$75,775.00
TRADE DATE BALANCE:
$28,050.00
WITHDRAWABLE FUNDS:
$1,000.00
ENDING BALANCE:
$1,000.00
<< Off Line >>

Figure 17

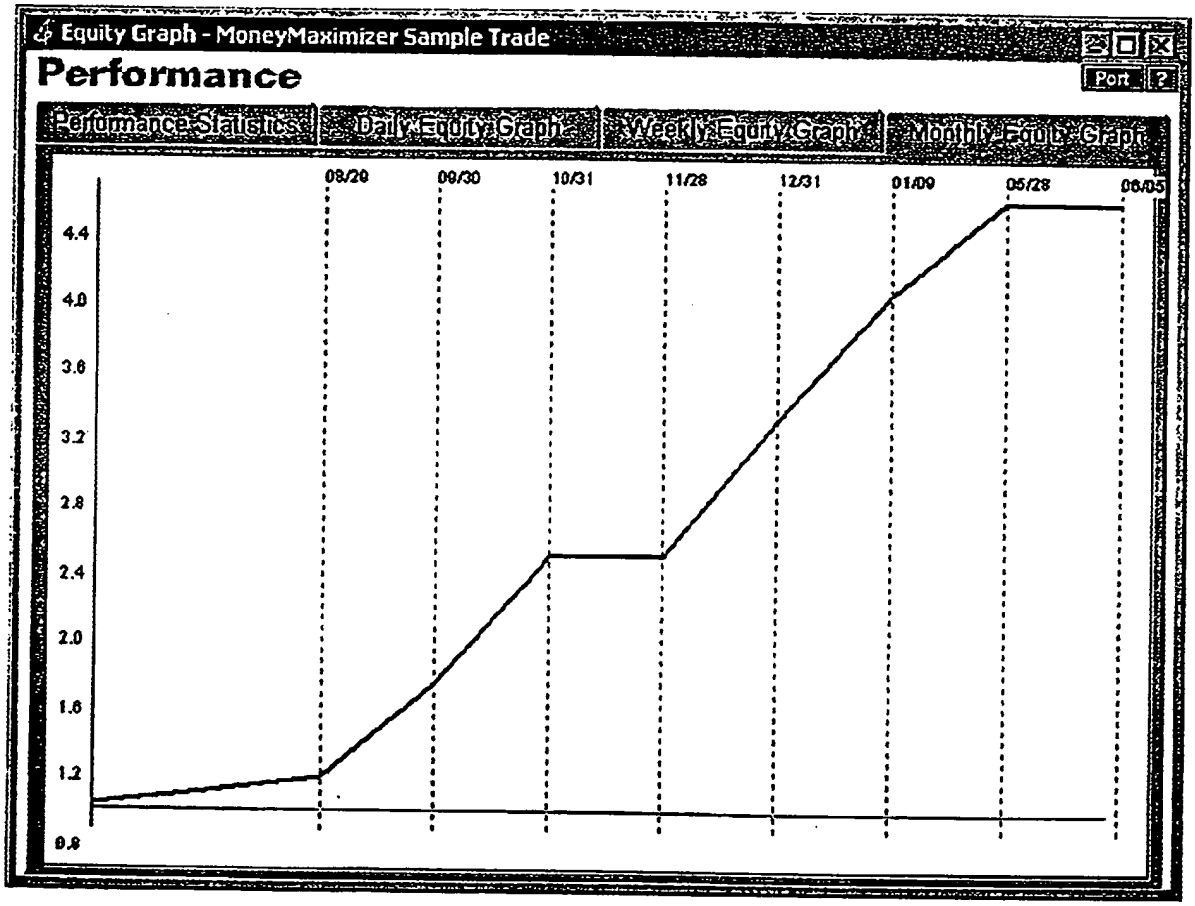

Equity Graph - MoneyMaximizer Sample Trade
Performance
Port
Performance Statistics
Daily Equity Graph
Weekly Equity Graph
Monthly Equity Graph
08/20
09/30
10/31
11/28
12/31
01/09
05/28
06/05
4.4
4.0
3.6
3.2
2.8
2.4
2.0
1.6
1.2
0.8

Figure 18

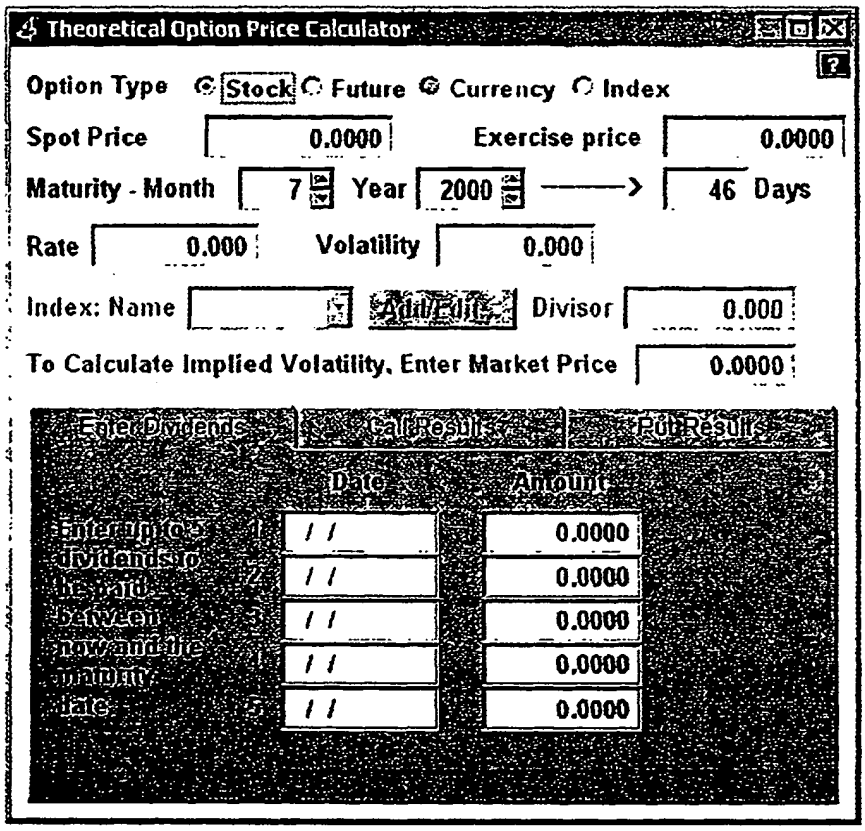
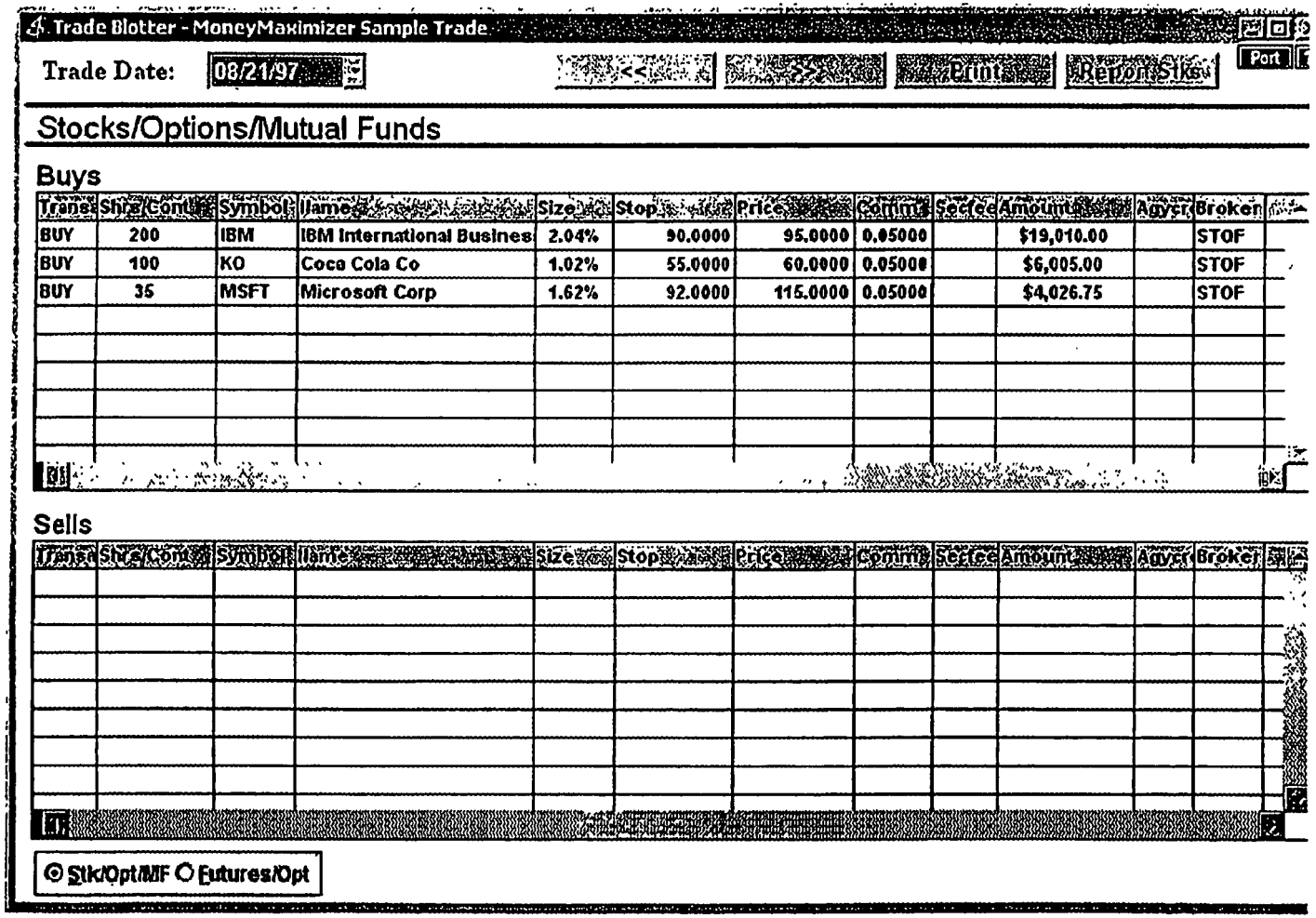

Theoretical Option Price Calculator
Option Type
Stock
Future
Currency
Index
Spot Price
0.0000
Exercise price
0.0000
Maturity - Month
7
Year
2000
46 Days
Rate
0.000
Volatility
0.000
Index: Name
Add/Edit
Divisor
0.000
To Calculate Implied Volatility, Enter Market Price
0.0000
Enter Dividends
Call Result
Put Result
Date
Amount
Enter up to 5 dividends to be paid between now and the maturity date.
1
2
3
4
5
/ /
0.0000

Figure 20


Trade Blotter - MoneyMaximizer Sample Trade
Trade Date: 08/21/97
<<
>>
Print
Report Stks
Port
Stocks/Options/Mutual Funds
Buys
Trans
Shrs/Cont
Symbol
Name
Size %
Stop
Price
Comm
Sec Fee
Amount
Acc't
Broker
BUY 200 IBM IBM International Busines 2.04% 90.0000 95.0000 0.05000 $19,010.00 STOF
BUY 100 KO Coca Cola Co 1.02% 55.0000 60.0000 0.05000 $6,005.00 STOF
BUY 35 MSFT Microsoft Corp 1.62% 92.0000 115.0000 0.05000 $4,026.75 STOF
Sells
Stk/Opt/MF
Futures/Opt

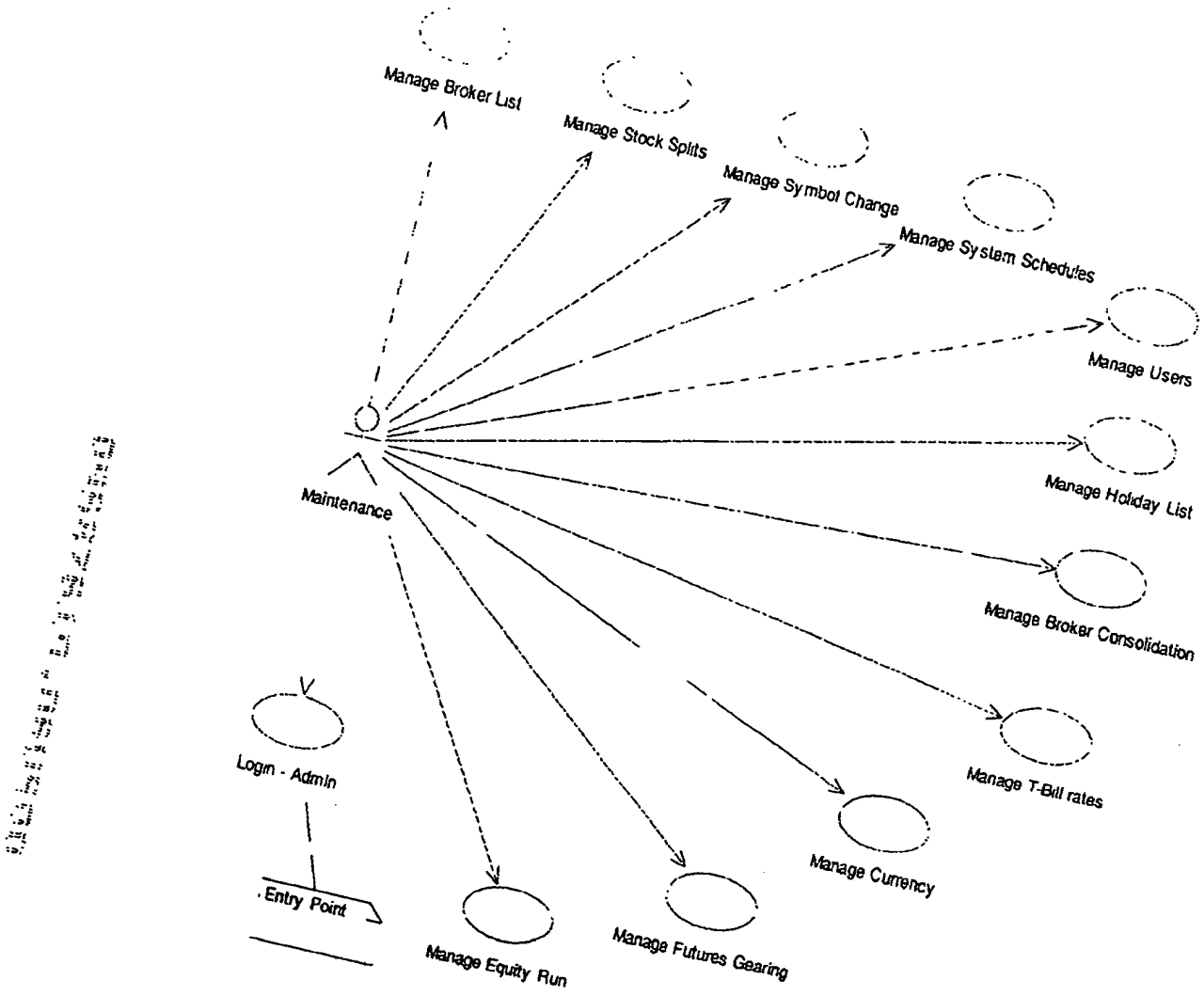


Fig. 21: Administration and Maintenance Services

```
* corecalc.prg
* Procedure to perform core calculations as needed
* when called, main proc will provide "receptacle" params to be passed back

PARAMETERS mport,m_mkt,m_risk,mpwr,missue
* mport = Stock, Future, Option, All, Position
* m_mkt,m_risk = passback for mktval, risk, power
* missue = specific position to check (eg: IBM)

IF mport = "P"    && checking position
   missue = LEFT(missue+SPACE(10),10)
ELSE
    missue = SPACE(10)
ENDIF

mselect = SELECT()
SELECT portfol
if eof()
        mProwHold = 0
else
        mProwHold = recno()
endif
m_smkt = 0
m_srisk = 0
m_fmkt = 0
m_frisk = 0
m_omkt = 0
m_orisk = 0
m_imkt = 0
m_irisk = 0
m_longs = 0
m_shorts = 0
GO TOP
```

Fig. 22

```
DO WHILE .NOT. EOF()
    m_imatch =  ( stock = missue )   && .t. or .f. result
    **** These two vars are for individual issue values, rest are sums
    mIsVal = 0
    mIsDolrisk = 0

    DO CASE
    CASE sfo = "S"       JUST STOCKS
        mIsVal = FxConv(shares*last_sale,stock)
        IF portfol->short
            m_smkt = m_smkt - mIsVal
            mIsDolrisk = FxConv(shares*ABS(stop-last_sale) + comm_in*shares,stock)
            m_shorts = m_shorts + mIsVal
        ELSE
            m_smkt = m_smkt + mIsVal
            mIsDolrisk = FxConv(shares*ABS(last_sale-stop) + comm_in*shares,stock)
            m_longs = m_longs + mIsVal
        ENDIF

        m_srisk = m_srisk + mIsDolRisk
        IF m_imatch
            m_imkt = m_imkt + mIsVal
            m_irisk = m_irisk + mIsDolrisk
        ENDIF
    CASE sfo = "F"     JUST FUTURES
        IF portfol->short
            mIsVal = FxConv((buy_price-last_sale)*shares*gear,stock)
        ELSE
            mIsVal = FxConv((last_sale-buy_price)*shares*gear,stock)
        ENDIF
        m_fmkt = m_fmkt + mIsVal
        IF portfol->short
                mIsDolrisk = FxConv(shares*ABS(stop-last_sale)*gear +
(comm_in*shares),stock)
            m_frisk = m_frisk + mIsDolrisk
        ELSE
                mIsDolrisk = FxConv(shares*ABS(last_sale-stop)*gear +
(comm_in*shares),stock)
            m_frisk = m_frisk + mIsDolRisk
        ENDIF
        IF m_imatch
            m_imkt = m_imkt + mIsVal
            m_irisk = m_irisk + mIsDolrisk
        ENDIF
    CASE sfo = "O"     JUST OPTIONS
        mIsVal = FxConv(shares*last_sale*100,stock)
        IF portfol->short
            m_omkt = m_omkt - mIsVal
            mIsDolrisk = FxConv(100*shares*ABS(stop-last_sale) + (comm_in*shares),stock)
            m_orisk = m_orisk + mIsDolrisk
            m_shorts = m_shorts + mIsVal
        ELSE
            m_omkt = m_omkt + mIsVal
            mIsDolrisk = FxConv(100*shares*ABS(last_sale-stop) + (comm_in*shares),stock)
            m_orisk = m_orisk + mIsDolrisk
            m_longs = m_longs + mIsVal
        ENDIF
        IF m_imatch
            m_imkt = m_imkt + mIsVal
            m_irisk = m_irisk + mIsDolrisk
        ENDIF
    ENDCASE
    SKIP
ENDDO
```

Fig. 23

```
DO CASE
CASE mport = 'A'        ALL/TOTAL EVERYTHING
    m_mkt = m_smkt + m_fmkt + m_omkt
    m_risk = m_srisk + m_frisk + m_orisk
CASE mport = 'S'        JUST STOCKS
    m_mkt = m_smkt
    m_risk = m_srisk
CASE mport = 'F'        JUST FUTURES
    m_mkt = m_fmkt
    m_risk = m_frisk
CASE mport = 'O'        JUST OPTIONS
    m_mkt = m_omkt
    m_risk = m_orisk
CASE mport = 'P'        JUST INDIVIDUAL POSITIONS
    m_mkt = m_imkt
    m_risk = m_irisk
ENDCASE

mpwr = (2*(mtdbalance+mwdbalance+m_longs-m_shorts)) - m_longs - m_shorts

sele portfol
if mProwHold > 0
      goto (mProwHold)
endif
SELECT (mselect)

RETURN
```

Fig. 24

Figure 25

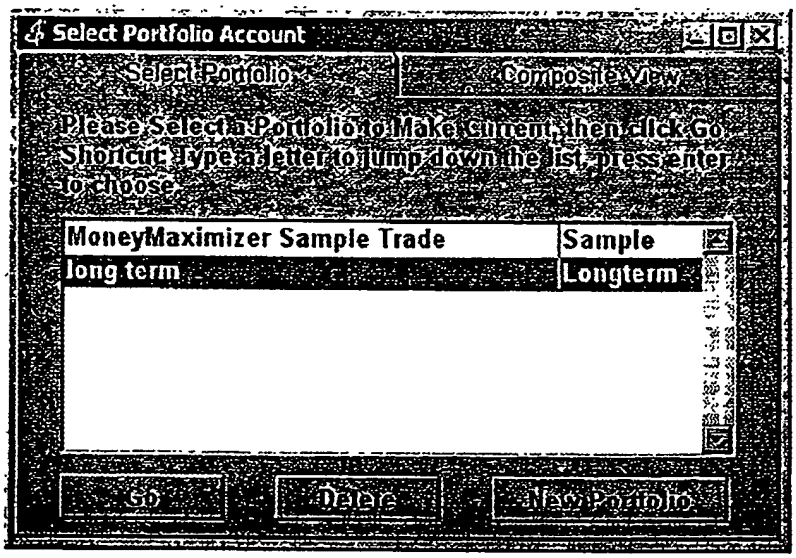

Select Portfolio Account
Select Portfolio
Composite View
Please Select a Portfolio to Make Current, then click Go
Shortcut: Type a letter to jump down the list, press enter to choose.
MoneyMaximizer Sample Trade
Sample
long term
Longterm
Go
Delete
New Portfolio

Figure 26

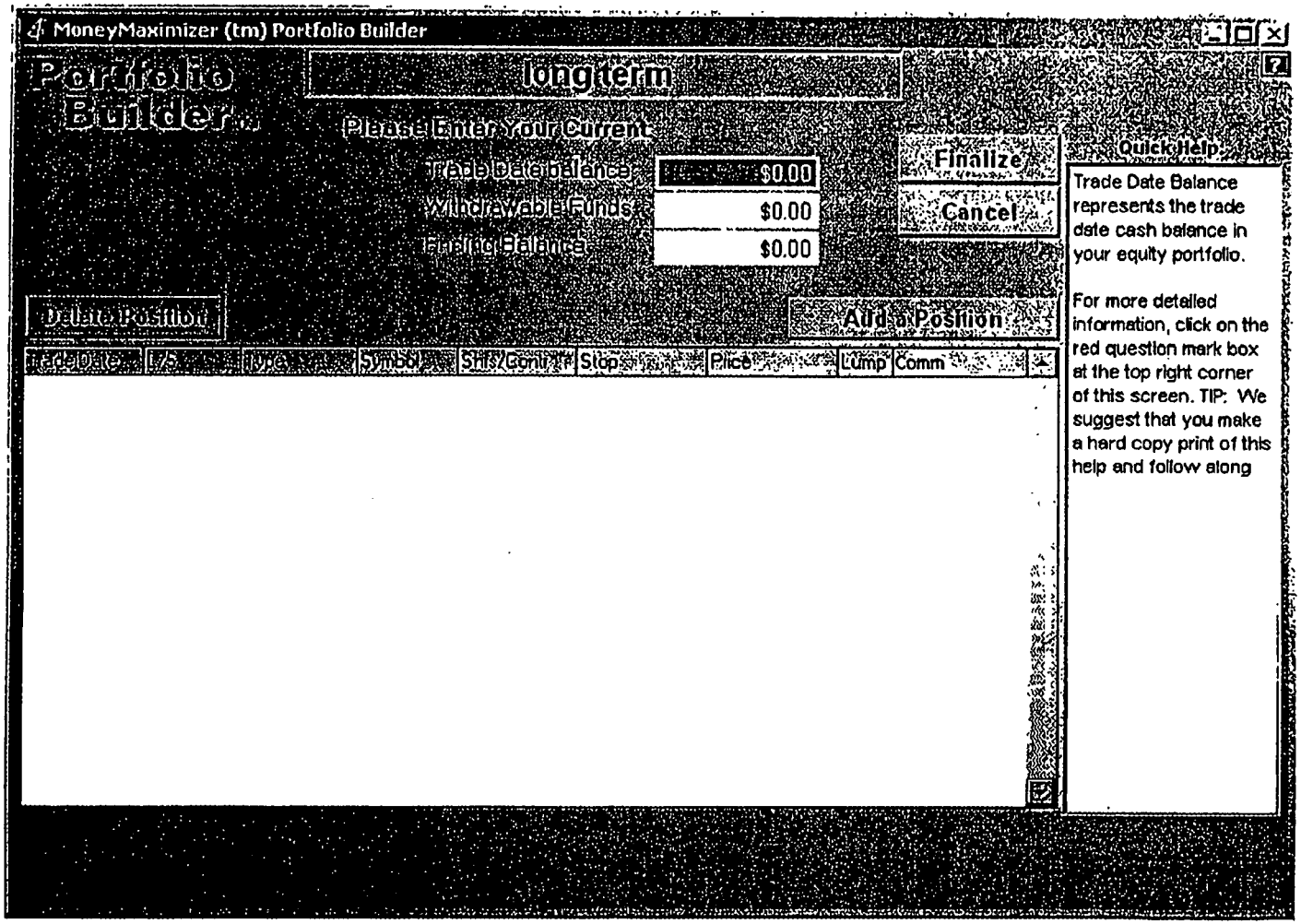

MoneyMaximizer (tm) Portfolio Builder
Portfolio Builder
longterm
Please Enter Your Current
Trade Date Balance
$0.00
Withdrawable Funds
$0.00
Trading Balance
$0.00
Finalize
Cancel
Quick Help:
Trade Date Balance represents the trade date cash balance in your equity portfolio.
For more detailed information, click on the red question mark box at the top right corner of this screen. TIP: We suggest that you make a hard copy print of this help and follow along
Delete Position
Add a Position
Trade Date
L/S
Type
Symbol
Shrs/Contrs
Stop
Price
Lump
Comm

Figure 27

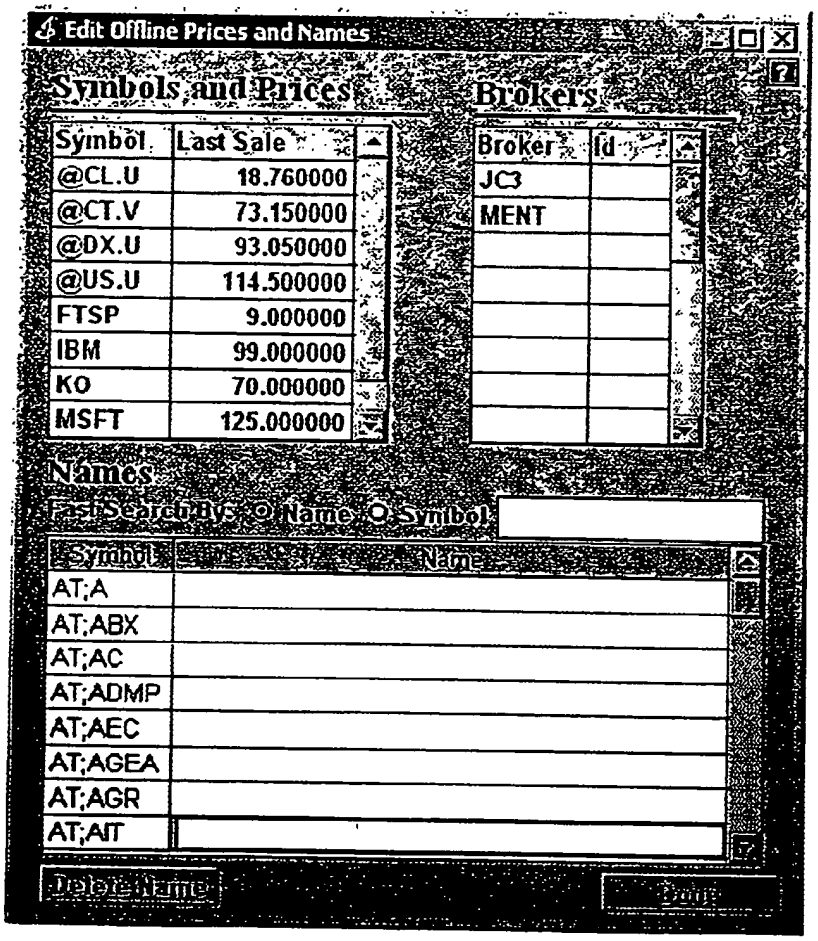

Edit Offline Prices and Names
Symbols and Prices
Symbol
Last Sale
@CL.U
18.760000
@CT.V
73.150000
@DX.U
93.050000
@US.U
114.500000
FTSP
9.000000
IBM
99.000000
KO
70.000000
MSFT
125.000000
Brokers
Broker
Id
JC3
MENT
Names
Fast Search By: Name Symbol
Symbol
Name
AT;A
AT;ABX
AT;AC
AT;ADMP
AT;AEC
AT;AGEA
AT;AGR
AT;AIT
Delete Name
Done

Figure 28

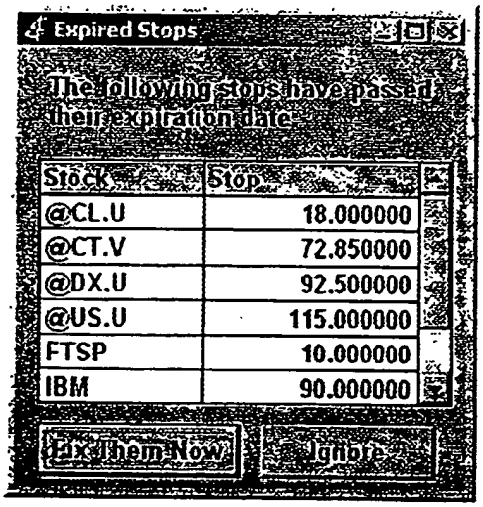
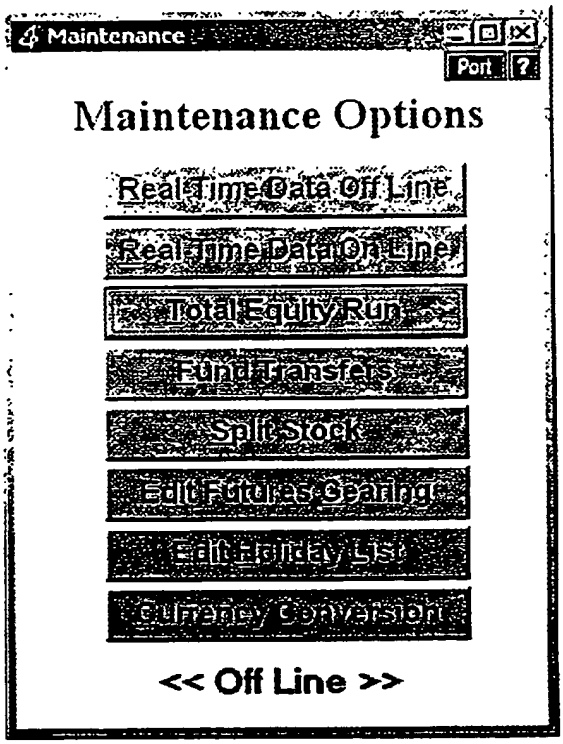

Expired Stops
The following stops have passed their expiration date
Stock
Stop
@CL.U
18.000000
@CT.V
72.850000
@DX.U
92.500000
@US.U
115.000000
FTSP
10.000000
IBM
90.000000
Fix Them Now
Ignore

Figure 29


Maintenance
Port
Maintenance Options
Real Time Data Off Line
Real Time Data On Line
Total Equity Run
Fund Transfers
Split Stock
Edit Futures Spacing
Edit Holiday List
Currency Conversion
<< Off Line >>

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